

Information to identify the case:

Debtor 1	<u>Vicki E. Kurinsky</u>	Social Security number or ITIN	xxx-xx-1631
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21968-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vicki E. Kurinsky

2/5/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Vicki E. Kurinsky
DebtorCase No. 18-21968-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 16

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db Vicki E. Kurinsky, 149 Patriots Path, Monroe, NJ 08831-2385
 517588724 American Express, Attn: Nationwide Credit Inc., PO Box 10354, Des Moines, IA 50306-0354
 517588723 American Express, Attn: Firstsource, 205 Bryant Woods S, Amherst, NY 14228-3609
 517588725 Assistant Attorney General, 555 4th St NW Rm 6126, Washington, DC 20001-2733
 517588732 TXU Energy, Attn: Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
 517588730 The Village at Stratford, LLC, PO Box 457, Woodbridge, NJ 07095-0457
 517664085 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 06 2020 00:21:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 06 2020 00:21:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517638045 EDI: BECKLEE.COM Feb 06 2020 04:48:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517671269 EDI: CAPITALONE.COM Feb 06 2020 04:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517588726 EDI: CAPITALONE.COM Feb 06 2020 04:48:00 Capital One Bank, USA N.A., PO Box 30281,
 Salt Lake City, UT 84130-0281
 517588728 EDI: IRS.COM Feb 06 2020 04:48:00 Internal Revenue Service, 955 S Springfield Ave,
 Springfield, NJ 07081-3570
 517588731 EDI: TFSR.COM Feb 06 2020 04:48:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408-8026
 517588733 E-mail/Text: usanj.njbankr@usdoj.gov Feb 06 2020 00:21:56 U.S. Attorney's Office,
 970 Broad St Rm 700, Newark, NJ 07102-2534
 517588734 +EDI: COMCASTBLCENT Feb 06 2020 04:48:00 Xfinity, 9602 S 300 W Ste B,
 Sandy, UT 84070-3339

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517588727* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114-0326)
 517609032* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 517588729* Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Kurt E. Reinheimer on behalf of Debtor Vicki E. Kurinsky kerrein66@comcast.net,
 G1659@notify.cincompass.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4